



Flood Lines

Summer 2018

Volume XI Issue 3

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Coming Soon! (Really!)

Updated NH Model Floodplain Ordinance

OSI's Floodplain Management Team is working to update the State Model Floodplain Ordinance that has served as the basis of many communities' floodplain regulations. While the minimum NFIP regulations have not changed, the new model version makes the regulations more understandable to community officials and property owners. Other improvements include:

- ◆ Added sections that provide a clearer description of the floodplain administrator's roles and responsibilities, explain the floodplain permitting process, and clarify how substantial improvement and damage determinations are made.
- ◆ Optional sections about detached accessory structures and critical facilities have also been added.
- ◆ An accompanying notes document explains the sections of the ordinance, provides guidance resources, and references applicable sections of the Code of Federal Regulations, state statute, and state building code. It also includes recommended standards that exceed minimum NFIP requirements, explained in more detail in a new *Menu of Higher Floodplain Standards*.

We'll send out a notification through the Flood Lines email listserv as soon as the new model ordinance is available. (If you're not on this list and would like to be, please email [Samara Ebinger](mailto:Samara.Ebinger@osi.nh.gov) at OSI.) Stay tuned!

Model Ordinance Section	Regulation	Reference			
SECTION 8 – FLOOD ELEVATION DETERMINATIONS					
RESOURCE: NFIP Floodplain Management Requirements – Unit 4 (FEMA-480)					
A. Details how the Floodplain Administrator	Higher Standard	Higher Standard Description	Benefit of Higher Standard	Add to Ordinance by	Is CRS Credit Available?
B. Clarifies what base flood elevation.	Cumulative Substantial Improvement/Substantial Damage Requirement	Cumulative Substantial Improvement/Substantial Damage Requirement: Require improvements and repairs to a building to be tracked cumulatively over a certain time period (e.g., 3, 5, or 10 years) to ensure that flood regulations are triggered, given enough reinvestment in the building.	Adding this requirement prevents property owners from avoiding triggering the regulations by doing multiple projects, each under the 50% threshold.	updating the definitions of Substantial Improvement and Substantial Damage in Section 11 of the Model Ordinance to require that improvements, modifications, and additions or repairs to existing building are counted cumulatively for a set amount of time (e.g., at least three years, five years or ten years).	Yes; Activity 432d.
SECTION 9 – FLOODPLAIN DAMAGE					
RESOURCE: NFIP Floodplain Management Requirements – Unit 4 (FEMA-480)					
A. General requirements for all damage	Lower Substantial Improvement/Substantial Damage Threshold	Lower Substantial Improvement/Substantial Damage Threshold: Lower the threshold that triggers the requirement for buildings to be brought into compliance (e.g. 30 or 40% instead of 50%).	Adopting a lower threshold such as 30 or 40 percent will ensure that older buildings are brought into compliance more quickly.	updating the definitions of Substantial Improvement and Substantial Damage in Section 11 of the Model Ordinance to lower the threshold from 50% to X% (e.g., 40 percent) for when proposed work is considered a Substantial Improvement or repair of Substantial Damage.	Yes; Activity 432e.
Item #7 is an optional item for a reminder that the State Building Code NFIP requirements but there are	Elevation of building utilities: Require elevation of these components to the same level required for the lowest floor.	Elevation of building utilities: Require elevation of these components to the same level required for the lowest floor.	Provides an added measure of safety and flood damage reduction for structures.	keeping the language already included in the Model Ordinance (Section 8.A.4)	No, but to receive credit for Freeboard (see further below), this requirement must be included in the ordinance as well.

High Water Mark Signs Posted in NH Coastal Communities

Hampton, Portsmouth, Rye, and Seabrook recently partnered with the Rockingham Planning Commission and the NH Department of Natural and Cultural Resources to place high water mark signs in certain locations within the communities. The signs show the heights of past floods and also projected sea-level rise heights. The project, funded by NOAA's Office for Coastal Management in conjunction with the NH Department of Environmental Services Coastal Program, is intended to make residents, visitors, and local decision-makers better aware of flooding issues facing NH coastal communities — now, and in the future. Learn more about the project, including the locations of signs, on the [NH Coastal Adaptation Workgroup's website](#).

Photo credit:
Rockingham Planning Commission

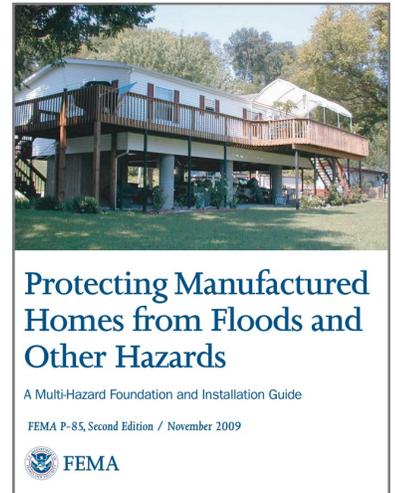


Publication Spotlight: Protecting Manufactured Homes from Floods and Other Hazards (FEMA P-85)

In this new feature, we highlight publications that may not be brand new but still are great resources with important information for floodplain managers and others. Got a publication you can't live without? [Let us know!](#)

The FEMA publication [Protecting Manufactured Homes from Floods and Other Hazards \(FEMA P-85\)](#) is chock full of information about properly siting, anchoring, and installing manufactured homes in Special Flood Hazard Areas. Included is in-depth guidance on the design and construction of foundation systems that prevent flotation, collapse, or lateral movement of a structure as required under the NFIP. Options for existing manufactured homes are also covered.

We recommend [bookmarking this handy reference](#) or [ordering a free hard copy from FEMA](#) today!



NFIP 50th Anniversary—Update



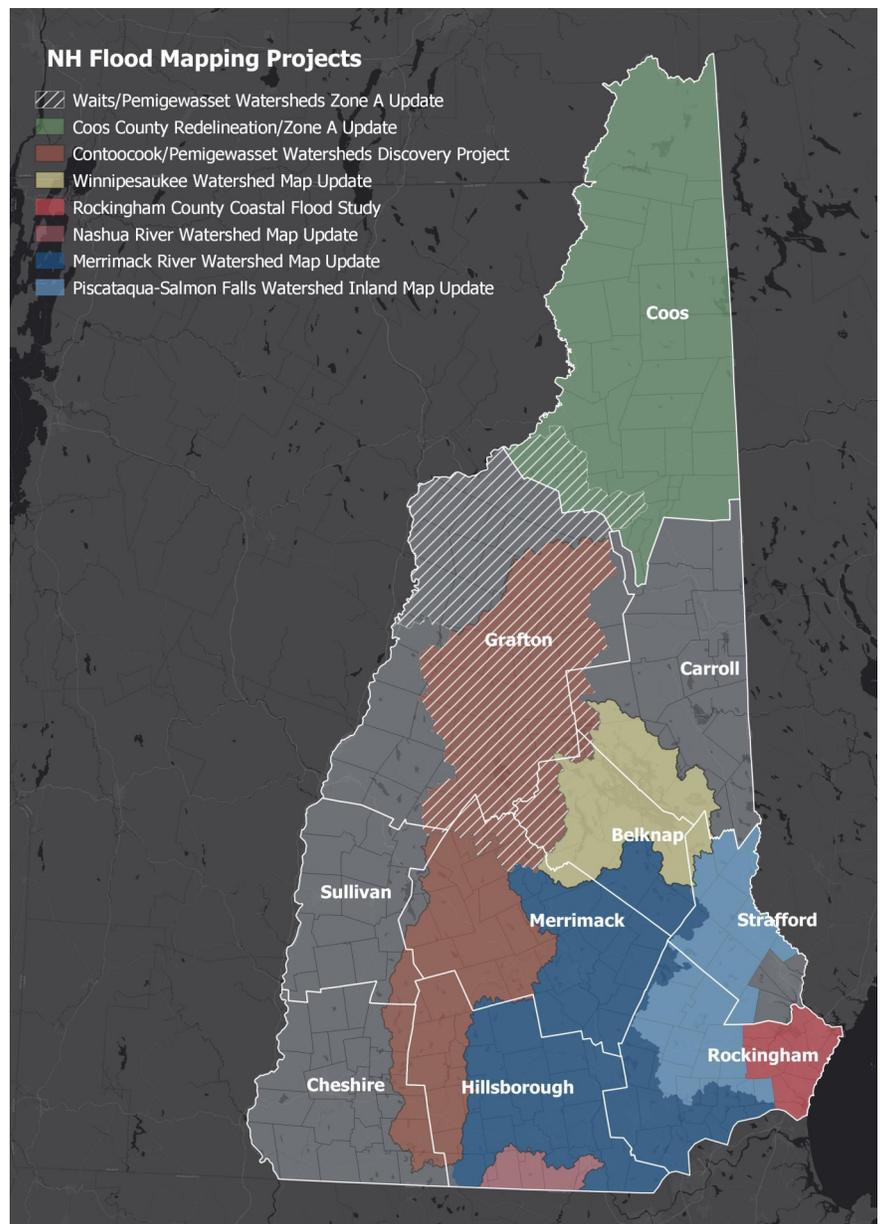
The 50th anniversary of the National Flood Insurance Act of 1968 was commemorated this past August. The Act, motivated by the devastation caused by Hurricane Betsy in 1965, resulted in the creation of the NFIP. To mark this anniversary, FEMA has posted flood mitigation success stories, videos, and other materials on its [NFIP 50th Anniversary webpage](#). FEMA has also developed several podcast episodes about this milestone available [here](#).

New Hampshire Flood Mapping Update

The following is an update on the current status of FEMA flood mapping activities in New Hampshire:

- **Coastal Mapping Project: Rockingham County** - FEMA is moving forward with finalizing preliminary flood maps issued in 2014 and 2016. It is expected they will become effective sometime in 2019.
- **Contoocook/Pemigewasset Watersheds** - A Discovery project to determine flood map update needs is underway. Discovery Meetings with local officials are anticipated to be held in late fall 2018.
- **Coos County Mapping Project** - Zone A floodplain boundaries are being updated and Zone AE areas re-delineated based on more recent/detailed topographic data. Updated flood maps will follow.
- **Merrimack River Watershed** - The development of revised flood maps based on updated engineering analyses and topographic information is currently underway. Work maps are expected to be ready for review by community officials in late 2018 with preliminary flood maps issued in 2019.
- **Nashua River Watershed** - Updated flood analyses are expected to be completed later in 2018. Updated maps based on the analyses and new topographic information will be developed once that work is complete.
- **Salmon Falls—Piscataqua Rivers Watershed (Outside coastal area)** - Preliminary flood maps showing revised flood hazard information based on new engineering analyses and topographic information are expected to be issued in November 2018.
- **Waits/Pemigewasset Watersheds** - Zone A floodplain boundaries are being updated using more recent/detailed topographic data and new engineering analyses.
- **Winnepesaukee River Watershed** - Flood maps based on updated flood analyses performed earlier this year and new topographic information are currently being developed.

For the latest information on FEMA flood mapping projects underway in New Hampshire, please visit the [Current NH Floodplain Mapping Activities webpage](#). You can also view our interactive map showing project locations [here](#).



Recent and Upcoming Changes to the NFIP

Reminder — NFIP changes that go into effect on October 1st include:

- Allowing policyholders who purchase a private flood insurance policy to cancel their duplicate NFIP policy;
- Requiring NFIP insurers to notify certain policyholders of the Preferred Risk Policy (PRP) lower-cost premium option when applicable;
- Extending the eligibility for the [Newly Mapped Procedure](#) rating option.

Get more details about these changes [here](#).

NFIP Reauthorization — the Saga Still Continues.....

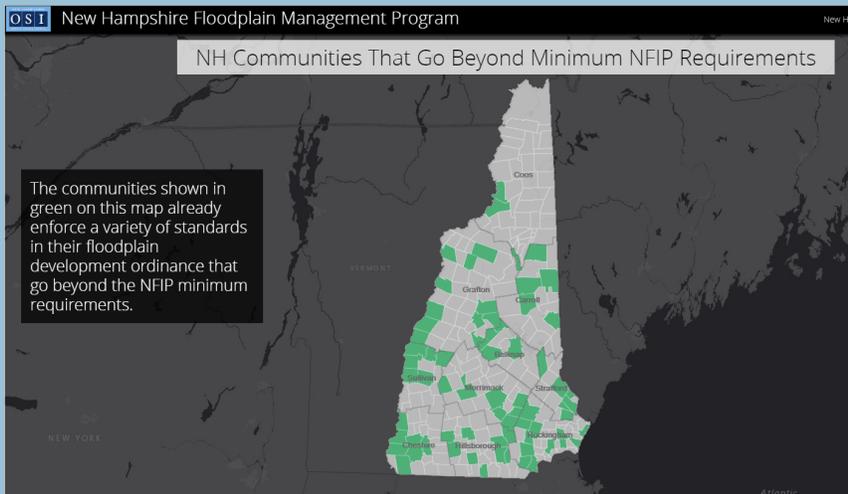
In order for the NFIP to continue to operate, the program was required to be reauthorized by Congress by September 30, 2017. After multiple short term authorizations occurring since that deadline, on July 31st the President signed legislation passed by Congress authorizing the program until November 30, 2018. Congress has remained deadlocked on moving forward with a number of bills proposing long-term reform of the NFIP as a program since last year. FEMA's [NFIP Reauthorization webpage](#) provides the latest on the status of the reauthorization.



New OSI Map Series Highlights NFIP Communities in NH

OSI recently developed an [interactive 'story map' series](#) about the NH State Floodplain Management Program and NFIP communities in our state. The story map provides general information about the NFIP in NH and includes maps that show:

- NH communities that participate in the NFIP
- Mapping projects underway in the state
- NH communities that have adopted standards into their floodplain management ordinances that go beyond minimum NFIP standards
- Number of flood insurance policies, claims, and repetitive loss properties by community



Community Rating System (CRS) Update

First Meeting of the New Hampshire CRS Users Group Scheduled for October 24th!

The inaugural meeting of the New Hampshire [CRS](#) Users Group is set for October 24th from 10am—12pm in Concord! CRS Users Groups already exist in many other states and regions of the country and serve as a way to share ideas and best practices and learn more about joining or continuing to participate in the CRS program. If your community is interested in attending on October 24th and did not already receive an invitation or RSVP'd, please contact Samara Ebinger at OSI at samara.ebinger@osi.nh.gov or 603-271-1755.

Upcoming CRS Webinars

Below are upcoming, free CRS webinars, which all begin at 1 pm. Many of the courses are eligible for Continuing Education Credits for Certified Floodplain Managers (CFMs). To register, visit the [NFIP Training website](#) and click the "Upcoming" tab. When asked during registration which FEMA Region you are in, reply "1".

- Preparing an Annual Recertification (September 18)
- Repetitive Loss Properties and CRS (September 19)
- Preparing for a Verification Visit (October 16)
- Developing a CRS Program for Public Information (October 17)

New CRS Fact Sheet: Small Communities in CRS

FEMA's [new fact sheet](#) provides information about how small communities with a small number of flood insurance policies can benefit from joining and thrive in the CRS program.

GIS For Floodplain Managers: Free Tools and Data to Make Your Job Easier

In this new feature, we highlight free GIS tools and data that can be helpful for local communities and others in the floodplain management field.

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Ask any "GIS person" and she will tell you: GIS software can be expensive. VERY expensive! However, more and more [free and open source GIS](#) software is becoming available that does many of the same things as commercially available GIS software like ESRI's ArcGIS.

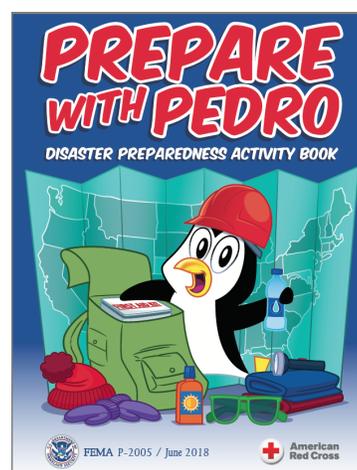
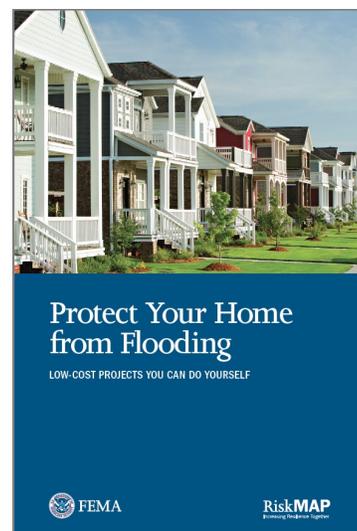
One of the most popular free and open source GIS software applications is called [QGIS](#). Like other GIS software, you can make maps, create and edit datasets, and analyze geospatial data. If you're already a GIS user, it is not difficult to learn and there are many free, [online tutorials](#) out there to get you started. It also works with both Windows and Mac operating systems. There are some limitations (for example, it doesn't support personal geodatabases), and it's not as flashy as your fancy commercial GIS interface. But sometimes you can't beat free, especially in the public sector! [Download a copy](#) of QGIS today and give it a try. (By the way, the map on page 3 of this newsletter was created using QGIS.)



Using GIS software, you can easily overlay FEMA flood zones, parcel boundaries, and imagery (Shown here: data layers in QGIS)

New Publications and Resources Available!

- ◆ [Protect Your Home from Flooding: Low Cost Projects You Can Do Yourself](#)
This new FEMA brochure describes relatively simple/low cost things that homeowners can do to protect against flooding.
- ◆ [Why do I Need Flood Insurance?](#) This new FEMA FloodSmart brochure explains why homeowners and renters (including those outside of high risk flood areas) should consider buying flood insurance.
- ◆ A new short [NFIP video from FEMA](#) explains the benefits of floodplain management to reduce flood losses, protect economic and natural resources, and save lives.
- ◆ Several new studies about the private flood insurance market have been released recently, including [The Emerging Private Residential Flood Insurance Market in the United States](#) prepared by the University of Pennsylvania Wharton School and [Private Flood Insurance and the NFIP](#) prepared by the Congressional Research Service.
- ◆ [Agents.FloodSmart.gov](#) FloodSmart's website for insurance agents is back online with information to help agents market flood insurance and better serve their clients.
- ◆ [Increased Cost of Compliance \(ICC\)](#) Through [ICC](#), funds are made available to NFIP policyholders that can be used to elevate, demolish, relocate, or flood-proof a building after a flood. Two new ICC-related resources are available from FEMA: a [short video introduction to ICC](#) and a checklist that helps flood insurance policy holders understand what must be provided to their insurer to be eligible for [ICC funds](#).
- ◆ [Preparing with Pedro: Disaster Preparedness Activity Book](#) FEMA's new activity book is designed to teach young children and their families how to stay safe during disasters and emergencies, including floods.
- ◆ [FEMA Podcast](#) FEMA's podcast includes a new episode each week related to disaster recovery, preparedness, and mitigation and FEMA programs. Many of the episodes are focused on flooding and the NFIP. You can listen directly from your desktop computer or use your phone/mobile device.
- ◆ [Safer, Stronger, Smarter: A Guide to Improving School Natural Hazard Safety](#) This FEMA publication provides guidance for communities and school administrators to develop a comprehensive strategy for reducing the risk from natural hazards, including flooding.
- ◆ [An Introduction to FEMA Coastal Floodplain Mapping](#) This new FEMA tutorial explains key concepts about coastal flood hazards and how they are mapped on FEMA flood maps.
- ◆ [Know Your Risk: A Home Buyer's Guide to Asking Smart Questions about Tidal Flooding](#) The Union of Concerned Scientists has developed this brochure to help potential homebuyers make smart decisions when buying in coastal areas.



Did you know that you can order copies of most FEMA publications for free from the FEMA Publications Library? Just fill out [this order form](#) and email, fax, or mail it to the address/number listed! You can usually find the FEMA Publication Number on the front or back cover of a publication.

Upcoming Training and Events

Surveying in Floodplains Workshop

September 26, 2018, 9:30 am to 4:00 pm at the University of New Hampshire, Manchester, NH



**University of
New Hampshire**

Professional Development & Training

This workshop is part of the UNH Professional Development & Training program and is co-sponsored by UNH, the New Hampshire Land Surveyors Association, and OSI. It will provide a general overview of floodplain management and the NFIP. You will receive guidance and helpful tips and handouts about how to review and use flood maps and complete Elevation Certificates. Learn how to apply to revise or amend the maps, how to comply with NFIP floodplain regulations, and minimize the cost of flood insurance. To learn more and to register, visit the [UNH website](#). (1.5 Continuing Education Credits for surveyors)

NH Coastal Adaptation Workgroup (CAW) Fall Workshop: Floodplain Management for Coastal Communities

Coming in November

This workshop presented by OSI in coordination with CAW is geared towards coastal community floodplain administrators, and others such as engineers and architects who work in coastal areas. Topics to be covered include the basics of floodplain mapping, NFIP regulations, construction best practices, and more, all with a coastal focus. More information coming soon!



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